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FAX

TO	NAME	Examiner Kambiz ABDI
	FIRM	Patent & Trademark Office
	FAX NO.:	571-273-8300 (Central Fax)
	PHONE NO.:	
PAGES (INCLUDING COVER):		30
ORIGINAL TO FOLLOW IN MAIL:		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
FROM	NAME:	James R. Miner (Reg. No. 40,444)
	DIRECT DIAL:	703-714-7449
MESSAGE	Attached please find the following regarding <u>U.S. Patent Application No. 09/956,997</u> :	
	<ol style="list-style-type: none"> 1. Response (27 pages); ✓ 2. Fee Transmittal (1 page); and ✓ 3. Certificate of Transmission (1 page). ✓ 	
	IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 703 • 714 • 7500.	

OPERATOR

DATE:	December 22, 2005
TIME:	
CLIENT/MATTER NAME:	JPMorgan
CLIENT/MATTER NO.:	47004.000172

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✓

FEE TRANSMITTAL
For FY 2005
MAIL STOP AMENDMENT
 Applicant claims small entity status. See 37 CFR 1.27

Total Amount Of Payment (\$ **800.00**)

Complete If Known	
Application No.	09/956,997
Filing Date	September 21, 2001
First Named Inventor	William F. Mann et al
Examiner Name	Kambiz ABDI
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Art Unit	3621
Attorney Docket No.	47004.000172
	DEC 22 2005

METHOD OF PAYMENT (check all that apply)

Check Credit Card Money Order None Other (identify): _____

Deposit Account Deposit Account Number **50-0206** Deposit Account Name : Hunton & Williams LLP
For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

Charge fee(s) indicated below. Charge fee(s) indicated below, except for the filing fee

Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 Credit any overpayments.

FEE CALCULATION
1. BASIC FILING, SEARCH AND EXAMINATION FEES

<u>Application Type</u>	<u>FILING FEES</u>		<u>SEARCH FEES</u>		<u>EXAMINATION FEES</u>		
	<u>Fee (\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fee (\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fee (\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fees Paid (\$)</u>
Utility	300.00	150.00	500.00	250.00	200.00	100.00	
Design	200.00	100.00	100.00	50.00	130.00	65.00	
Plant	200.00	100.00	300.00	150.00	160.00	80.00	
Reissue	300.00	150.00	500.00	250.00	600.00	300.00	
Provisional	200.00	100.00	0.00	0.00	0.00	0.00	

2. EXCESS CLAIMS FEES

<u>For</u>	<u>Number Present</u>	<u>Highest Number Paid For</u>	<u>Extra</u>	<u>Fees (\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fees Paid (\$)</u>
Total Claims	43	44	0 x	50.00	25.00	0.00
Independent Claims	7	3	4 x	200.00	100.00	800.00
Multiple Dependent Claim				360.00	180.00	0.00
Total Excess Claims Fees						800.00

3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s))

<u>Total Sheets</u>	<u>Extra Sheets</u>	<u>No. of Each Additional 50 or Fraction Thereof</u>	<u>Fees (\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fees Paid (\$)</u>
_____ - 100 =	_____ / 50 =	(round up to a whole number) x	250.00	125.00	

4. OTHER FEE(S)

Non-English Specification (no small entity discount)

Surcharge - late filing fee or oath

Surcharge - late provisional filing fee or cover sheet

_____ Month Extension of Time

Submission of Information Disclosure Statement

Notice of Appeal

Request for Oral Hearing

Filing Brief in Support of Appeal

Filing Submission After Final Rejection

Utility Issue Fee (or Reissue) (including Publication Fee, if necessary)

Design Issue Fee

Plant Issue Fee

Petition to Commissioner

Petition to Revive (Unavoidable)

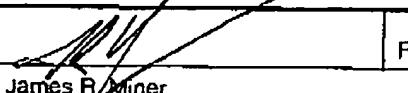
Petition to Revive (Unintentional)

Petitions Related to Provisional Applications

Recording Each Patent Assignment Per Property

Other (specify) _____

SUBMITTED BY

Signature		Registration No.	40,444	Telephone	703-714-7449
Typed or Printed Name	James R. Miner			Date	December 22, 2005

Application Serial No.: 09/956,997

Attorney Docket No.: 47004.000172

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of:)
William F. MANN et al.)
Serial No.: 09/956,997)
Filed: September 21, 2001)
)
Examiner: Kambiz ABDI DEC 22 2005
)
Group Art No.: 3621
)

For: SYSTEM FOR PROVIDING CARDLESS PAYMENT

AMENDMENTU.S. Patent and Trademark Office
Alexandria, Virginia

Sir:

In response to the Office Action dated September 22, 2005, reconsideration of the above-identified application is requested based on the remarks and amendments as set forth below.

A listing of the amended claims begins on page 2.

Remarks begin on page 18.